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Debra Hardman
Acting Commissioner

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The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2014, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies remain at 262. During these past twelve months three banks merged into other institutions and three new state bank charters were granted when two national institutions and one state thrift converted to state-chartered banks.

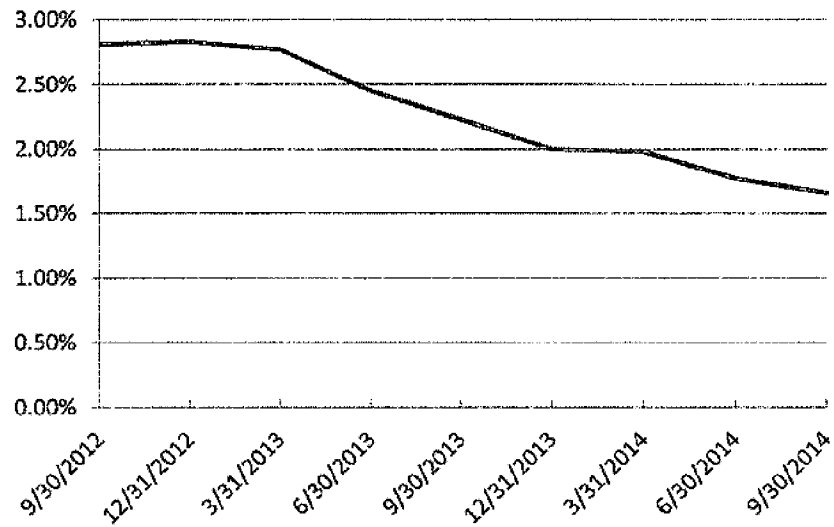
Assets in state-chartered banks totaled \$100.4 billion on September 30, 2014, an increase of 3.4 percent from one year earlier. Deposits were \$83.3 billion and total loans were \$61.5 billion on September 30, 2014, an increase of 2.9 percent and 8.4 percent from one year earlier, respectively.

The overall condition of Missouri state-chartered banks continued to improve in the third quarter. The attached graphs illustrate improvement in several component areas. Asset quality has improved since last year, with the past due ratio declining to a manageable 1.66 percent from 2.23 percent one year earlier. The return on assets has stabilized and remains strong at 1.07 percent, despite a compressed net interest margin. The median return on assets for state-chartered banks is 0.94 percent as of September 30, 2014.

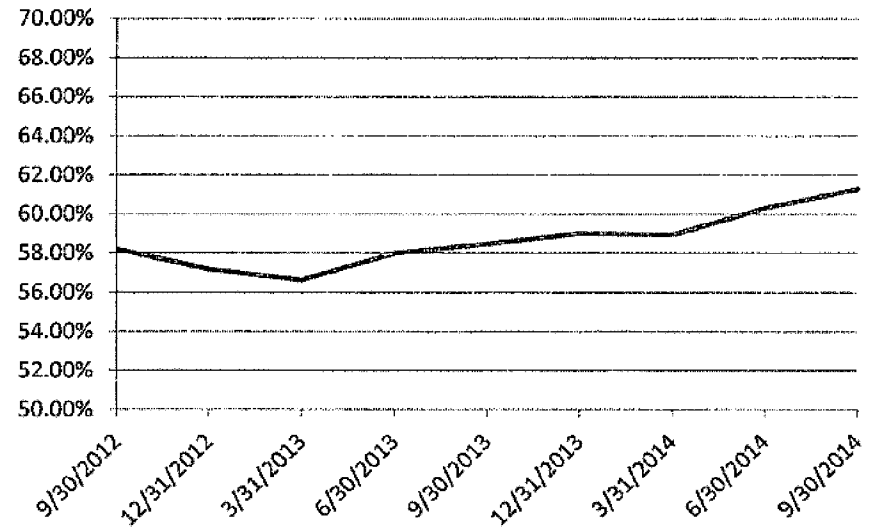
Capital is strong as the Tier 1 Leverage Capital ratio is 9.83 percent of total assets, which is slightly above the national average of 9.52 percent.

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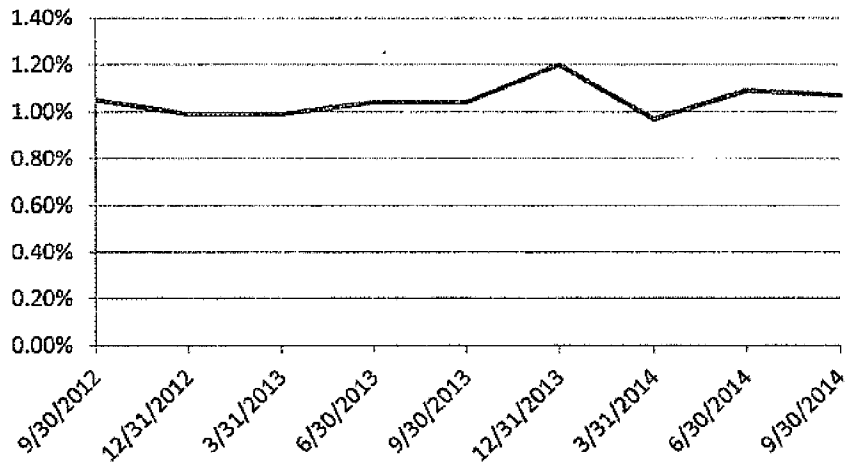
PAST DUE LOANS TO TOTAL LOANS



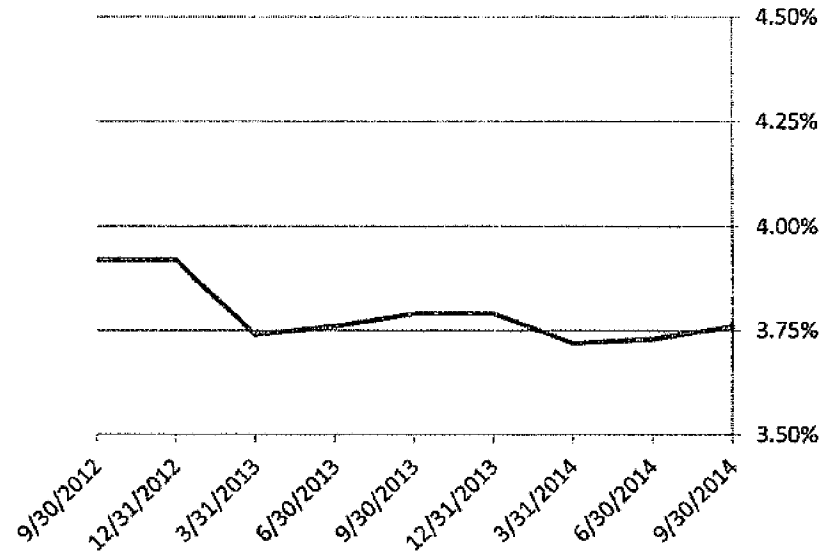
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF SEPTEMBER 30, 2014**

THOUSANDS OF DOLLARS	262 BANKS 9/30/2014	262 BANKS 9/30/2013	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$61,534,015	\$56,772,080	\$4,761,935	8.4%
Allowance for Loan Losses	982,178	1,015,493	(33,315)	-3.3%
Total Assets	100,414,459	97,106,422	3,308,037	3.4%
LIABILITIES				
Total Deposits	83,307,942	80,995,783	2,312,159	2.9%
Total Equity Capital	10,396,501	9,569,942	826,559	8.6%

OPERATING RATIOS	9/30/2014	9/30/2013	CHANGE
Equity Capital/Assets	10.35%	9.86%	0.49%
Tangible Equity Capital/Assets	9.83%	9.21%	0.62%
Capital and Allowance for Loan Losses/Assets	11.22%	10.79%	0.43%
Total Loans/Assets	61.28%	58.46%	2.82%
Past Due and Nonaccrual Loans/Total Loans	1.66%	2.23%	-0.57%
Allowance for Loan Losses/Total Loans	1.60%	1.79%	-0.19%
Average Net Interest Margin	3.76%	3.79%	-0.03%
Return on Assets	1.07%	1.04%	0.03%

NOTES:

2013 and 2014 do not include five nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF SEPTEMBER 30, 2014**

MILLIONS OF DOLLARS	9/30/2014			9/30/2013	PERCENT CHANGE
	262 STATE BANKS	23 NATIONAL BANKS	285 ALL BANKS	288 ALL BANKS	
ASSETS					
Cash and Due from Banks	5,830	1,996	7,826	9,656	-19.0%
Investment Securities	27,118	11,193	38,311	38,608	-0.8%
Total Loans and Leases	61,534	15,340	76,874	71,072	8.2%
Less: Reserves	982	203	1,185	1,218	-2.7%
Federal Funds Sold	1,285	93	1,378	1,810	-23.9%
Fixed Assets	1,949	538	2,487	2,463	1.0%
Other Real Estate	541	79	620	798	-22.3%
Intangible Assets	579	239	818	938	-12.8%
Other assets	2,560	597	3,157	3,113	1.4%
TOTAL ASSETS	\$100,414	\$29,872	\$130,286	\$127,240	2.4%
LIABILITIES					
Total Deposits	83,308	24,288	107,596	105,716	1.8%
Deposits over \$250M	3,739	742	4,481	4,270	4.9%
Brokered Deposits	6,291	206	6,497	6,108	6.4%
Federal Funds Purchased	3,671	2,246	5,917	5,813	1.8%
Other liabilities	3,039	498	3,537	3,128	13.1%
Total Equity Capital	10,396	2,840	13,236	12,583	5.2%
TOTAL LIABILITIES & CAPITAL	\$100,414	\$29,872	\$130,286	\$127,240	2.4%
EARNINGS					
Interest Income	2,628	657	3,285	3,262	0.7%
Interest Expense	245	40	285	335	-14.9%
Net Interest Income	2,383	617	3,000	2,927	2.5%
Provision for Loan Losses	88	25	113	129	-12.4%
Net Income	806	152	958	903	6.1%
Cash Dividends	503	49	552	461	19.7%
Net Loan Losses	94	19	113	151	-25.2%